

Appl. No. 09/420,991  
Amdt. dated June 5, 2003  
Reply to Office Action of March 10, 2003

PATENT

Amendments to the Specification:

Please replace the paragraph beginning at page 9, line 27, with the following rewritten paragraph:

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--The DAP computer 11 maintains a Key Database of the consumers' accounts.

According to an embodiment of the present invention, the account information has limited direct identification of the consumers, with the account to exclude identification of a consumer by name. As explained above, a unique Key identifies the account of each consumer, but not necessarily the actual identity of the consumer. Each consumer may select his own Key, as long as the Key does not conflict with other Keys, of the Key may simply be assigned to a consumer.--

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